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United States Bankruptcy Court District of New Jersey								Voluntary Petition				
Name of De Sneider,	*		er Last, Firs	t, Middle):			Nar	ne of Joint D	ebtor (Spous	e) (Last, First	t, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						All (inc	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four dig (if more than o	one, state all)	Sec. or Indi	vidual-Taxp	oayer I.D. (	ITIN) No./	Complete E		t four digits nore than one,		or Individual-	Taxpayer I.D. (ITIN) N	o./Complete EIN
Street Addre 127 Sally Wantage	ss of Debto y Harden	*	Street, City,	and State)	:	ZID C. I		eet Address o	f Joint Debto	r (No. and St	reet, City, and State):	ZID C. I
						ZIP Code <b>07461</b>	;					ZIP Code
County of Ro	esidence or	of the Princ	cipal Place o	of Business	s:		Соц	County of Residence or of the Principal Place of Business:				
Mailing Add 127 Sally Sussex,	y Harden		rent from st	reet addres	ss):			iling Address	of Joint Deb	tor (if differe	ent from street address):	
					Г	ZIP Code 07461	<u> </u>					ZIP Code
Location of l (if different f				r	'	<u> </u>	•					•
Type of Debtor (Form of Organization) (Check one box)  ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)			☐ Sing in 1 ☐ Rail ☐ Stoo	(Check lth Care Bu gle Asset Ro 1 U.S.C. § road ckbroker nmodity Bruring Bank er	eal Estate as 101 (51B)	s defined	☐ Chap☐ Cha	the oter 7 oter 11 oter 12	Petition is F	ptcy Code Under Whi- iled (Check one box)  Chapter 15 Petition for R f a Foreign Main Proceed Chapter 15 Petition for R f a Foreign Nonmain Proceed The of Debts k one box)	decognition eding decognition	
(Check box, if applie ☐ Debtor is a tax-exempt of under Title 26 of the Un Code (the Internal Reve				x, if applicable exempt orgother the exempt orgother.	le) ganizatior ed States	States "incurred by an individual primarily for						
Eull Eilie	a Eag attac		ee (Check o	ne box)				eck one box:	a small busi	Chapter 11	<b>Debtors</b> s defined in 11 U.S.C. §	S 101(51D)
<ul> <li>Full Filing Fee attached</li> <li>☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.</li> <li>☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</li> </ul>					tor A. Che	□ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).  Check if: □ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.  Check all applicable boxes: □ A plan is being filed with this petition. □ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).						
Statistical/A  Debtor es  Debtor es	stimates tha	t funds will	l be availabl					nses naid		THIS	S SPACE IS FOR COURT	USE ONLY
there will	l be no fund	ds available	for distribu	tion to uns	ecured cred	ditors.	iive expe	iises paid,				
Estimated No.	umber of Ci 50- 99	reditors  100- 199	□ 200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated As	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000, to \$500 million	001 \$500,000,000 to \$1 billior	1 More than \$1 billion			
Estimated Li  \$0 to \$50,000	abilities  \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000, to \$500		1 More than \$1 billion			

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B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Sneider, Jason A (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: New Jersey 2/02/04 04-13031 Location Case Number: Date Filed: Where Filed: See Attachment Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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B1 (Official Form 1)(1/08) Document Page 3 of 12

### **Voluntary Petition**

(This page must be completed and filed in every case)

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ Jason A Sneider

Signature of Debtor Jason A Sneider

 $\mathbf{X}_{-}$ 

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

August 5, 2009

Date

#### Signature of Attorney\*

#### X /s/ Dean G. Sutton, Esq.

Signature of Attorney for Debtor(s)

#### Dean G. Sutton, Esq. DS-1910

Printed Name of Attorney for Debtor(s)

#### Dean G. Sutton, Esquire

Firm Name

18 Green Road P.O. Box 187 Sparta, NJ 07871

Address

#### 973-729-8121 Fax: 973-729-6685

Telephone Number

#### August 5, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Sneider, Jason A

#### Signatures

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### **Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

 $\mathbf{X}$ 

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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In re	Jason A Sneider	Case No

Debtor

# FORM 1. VOLUNTARY PETITION Prior Bankruptcy Cases Filed Attachment

 Location Where Filed
 Case Number
 Date Filed

 New Jersey
 03-32916
 07/10/03

 New Jersey
 03-16500
 02/27/03

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B 1D(Official Form 1, Exhibit D) (12/08)

### United States Bankruptcy Court District of New Jersey

In re	Jason A Sneider		Case No.	
		Debtor(s)	Chapter	13

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Jason A Sneider Jason A Sneider
Date: August 5, 2009

Alan and Sandy Gober 31 Holland Rd Wantage, NJ 07461

ALR Construction TURNER Law Firm, LLC 76 South Orange Ave. PO Box 526 South Orange, NJ 07079-0526

ALR Construction Services, LLC PO Box 67, 397 Parkside Rd. Harrington Park, NJ 07640

Anserve, Inc. 1250 Rt 23 North Butler, NJ 07405

Bill Griffett Sand & Gravel, LLC 64 Belvidere Ave. Oxford, NJ 07863

Charles Schaffer Assoc. 288 Newton-Sparta Rd Newton, NJ 07860

Clear Messaging, LLC 83 Spring St. Ste. 103 Newton, NJ 07860

Cox, Wells & Associates (Havens) 3520 W. 26th St, Ste 1 Erie, PA 16506

Daggett, Kraemer 328D Sparta Ave. Sparta, NJ 07871

Dell Financial Services Attn: Bankruptcy Dept. 12234 North Ih 35 Austin, TX 78753 Dex 5000 College Blvd. Overland Park, KS 66211

E. Coast Landscape Construction, Inc. 133 Prospect St. Midland Park, NJ 07432

Emc Mortgage Attention: Bankruptcy Clerk Po Box 293150 Lewisville, TX 75029

Frontier 1398 S. Woodland Blvd Deland, FL 32720

GMAC Po Box 130424 Roseville, MN 55113

GMAC Po Box 130424 Roseville, MN 55113 GMAC Po Box 130424 Roseville, MN 55113

GMAC PO Box 130424 Roseville, MN 55113

Hardscape Const. & Landscape Design, Co. 127 Sally Harden Road Sussex, NJ 07461

Hardscape Const. & Landscape Design, Co. 127 Sally Harden Road Sussex, NJ 07461

HSBC Attn: Bankruptcy Po Box 5253 Carol Stream, IL 60197

Jesco 118 St. Nicholas Ave. South Plainfield, NJ 07080

Jesco, Inc.
BRESSLER - DUYK Law Firm
Bressler Professional Building
60 State Highway 27
Edison, NJ 08820-3908

John Deere Credit PO Box 4450 Carol Stream, IL 60197

Joseph, Mann & Creed (NJH) 20600 Chargrin Blvd. Ste. 550 Shaker Heights, OH 44122

Nancy Roessel 913 Duck Pond Road Newton, NJ 07860 New Jersey Herald PO Box 1049 Quincy, IL 62306

Pamela Sanwald Maloof, Lebowitz, Connahan & Oleske, PA 127 Main Street Chatham, NJ 07928

Penn Jersey Advance Inc. Mitnick & Malzberg P.C. PO Box 429 Frenchtown, NJ 08825

RH Donnelley Publishing & Adv. Caine & Weiner PO Box 5010 Woodland Hills, CA 91365-5010

Richard Spielman

Ron Harris and Renee Harris F. William Lavigne 157 Main Street, Route 206 PO Box 383 Andover, NJ 07821

Sneider & Sons Excavating, LLC 127 Sally Harden Road Wantage, NJ 07461

Sneider & Sons Excavating, LLC 127 Sally Harden Road Wantage, NJ 07461

Sneider and Sons, LLC 127 Sally Harden Road Wantage, NJ 07461

Sneider Construct 127 Sally Harden Road Sussex, NJ 07461 Tnb-visa Po Box 9475 Minneapolis, MN 55440

Township of Wantage Attention: Marcia Snyder 888 State Route 23 Wantage, NJ 07461-3318

Transworld Systems, Inc. PO Box 4903
Trenton, NJ 08650

U.S. Bank National Association ZUCKER, GOLDBERG & ACKERMAN 200 Sheffield Street, Suite 301 PO Box 1024 Mountainside, NJ 07092-0024

Valley Mason Supply PO Box 1069 Vernon, NJ 07462

Valley Mason Supply James C. Zimmermann 316 Route 94 PO Box 472 Vernon, NJ 07462

Walton

Wantage Barn and Fence Co. 127 Sally Harden Road Sussex, NJ 07461

Wantage Barn and Fence Co. LLC 127 Sally Harden Road Sussex, NJ 07461

Wantage Barn and Fence, LLC 127 Sally Harden Road Wantage, NJ 07461

Wearguard Corp.

Western Finance & Lease PO Box 640, 503 HWY 2 W Devils Lake, ND 58301

Yellowpages.com 611 N. Brand Blvd., 5th floor Glendale, CA 91203

Yellowpages.com McCarthy, Burgess & Wolfe The M B & W Building 26000 Cannon Road Cleveland, OH 44146